

# FL: Choice PPO High

The freedom of choice.



## What is the Choice PPO High Plan?

EMI Health's Choice PPO High Plan is a rich dental benefit plan at a reasonable cost. This plan is a coinsurance plan, which means we share your costs for covered dental services and procedures. Once you've met your deductible, we'll pay a percentage of your bill.

You can choose to visit dentists in different networks based on your needs. If you use the Advantage network, you'll see more savings. If your dentist isn't in the Advantage network, see if they are in the larger Premier network here:

[Provider Search](#)

## Plan Summary

Plan Summary		Advantage Network	Premier Network	Out-of-Network
Services				
Preventive Oral Exams, Cleanings, Sealants, X-rays, Fluoride	100%	100%	100% up to MAC*	
Basic Fillings, Space Maintainers, Oral Surgery	80%	80%	80% up to MAC*	
Major Crowns, Bridges, Prosthodontics	50%	50%	50% up to MAC*	
Orthodontics Children (up to age 19**)	50%	50%	50%	
Waiting Periods				
Preventive	None			
Basic	6 Month Waiting Period			
Major	15 Month Waiting Period			
Orthodontics Medically necessary / Non-Medically Necessary	None / 24 Month Waiting Period			
Deductible (applies to Preventive, Basic, and Major)				
Individual	\$25			
Family Max	\$75			
Maximums				
Major Annual Max (age 19 and older)	\$750			
Annual Max per Person (age 19 and older)	\$1,500	\$1,000		
Orthodontic Lifetime Max Medically necessary / Non-Medically Necessary	No Maximum / \$1,000			
Pediatric EHB Annual Max	No Maximum			
Petriatric Individual EHB Out-of-Pocket Max	\$375			
Pediatric Family EHB Out-of-Pocket Max	\$750			

Benefits illustrated are in summary only. Refer to your Dental Policy for a complete description of benefits, limitations and exclusions.

\*All Services are subject to Maximum Allowable Charge (MAC). When using a Non-participating Provider, the insured is responsible for all fees in excess of the Maximum Allowable Charge (MAC). Underwritten by Educators Health Plans Life, Accident, and Health, Inc.

\*\*Through the last day of the month in which the Insured turns 19 years of age.

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